

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-25115 VFP  
ZINA L. LEWIS, Judge: Papalia  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 7/27/2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ANS

Initial Debtor: /s/ZLL

Initial Co-Debtor: \_\_\_\_\_

The Debtor has paid \$2,300.00 over twenty-four (24) months, and;

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on August 1, 2020 for approximately 12 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 19 Whittier Street, East Orange, NJ 07018

Proposed date for completion: 6 mo. or as extended

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1000.00 plus any additional fees awarded by the Court.
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Servicing, LLC (POC #10)	19 Whittier Street, East Orange, NJ 07018	\$95,936.20 (POC #10)	-	\$95,936.20 (POC #10)	Current forbearance through August 2020.  \$1914.29 ongoing per prior offered trial modification.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance (POC #1)	2008 Honda Odyssey	unknown	Surrendered in full satisfaction of any and all claims.

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Priority Unsecured Claims
- 4) Secured Claims
- 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/16/18 Docket No. 13.

Explain below **why** the plan is being modified:  
To reflect updates stemming from COVID-19 issues.

Explain below **how** the plan is being modified:  
The Modified Plan extends out time to obtain loan modification per COVID-19 forbearance offered, and also updates the amount of time in Plan remaining.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/27/2020

/s/Zina L. Lewis  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 7/27/2020

/s/Angela Nascondiglio Stein  
Attorney for Debtor(s)

United States Bankruptcy Court  
District of New Jersey

In re:  
Zina L. Lewis  
Debtor

Case No. 18-25115-VFP  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 58

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db  
517713384 +Zina L. Lewis, 19 Whittier Street, East Orange, NJ 07018-1916  
517763769 Aaron Sales & Lease Ownerships, 400 Galleria Pkwy., SE Ste 300, Atlanta GA 30339-3182  
517713389 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517713390 +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
CitiMortgage, C/O Powers Kirn, L.L.C., 728 Marne Hwy Suite 200, Suite 803,  
Moorestown, NJ 08057-3128  
517670829 +CitiMortgage, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
517670830 CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243  
517713391 +Comcast, One Comcast Center, Philadelphia, PA 19103, Credit Acceptance, PO Box 5070,  
Southfield, MI 48086-5070  
517713395 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624  
517713396 EOS CCA, PO Box 981008, Boston, MA 02298-1008  
517713397 +EZPass NJ, 375 McCarter Highway (Route 21), Newark, NJ 07114-2562  
517713394 East Orange Water Commission, PO Box 829793, Philadelphia, PA 19182-9793  
517713398 +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
517713399 +Geico Indemnity Company, One GEICO Plaza, Washington, DC 20076-0005  
517713400 HESAA, PO Box 548, Newark, NJ 07101-0548  
517713401 +HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013  
517713406 +NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971  
517713407 NYC Department of Finance, Parking Violations, Church Street Station, PO Box 3600,  
New York, NY 10008-3600  
517713408 +PA Turnpike TOLL BY PLATE, 300 East Park Drive, Harrisburg, PA 17111-2729  
517713409 PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153  
517713385 PO Box 4310, Carol Stream, IL 60197-4310  
517713412 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
517713410 Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676  
517713411 Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520  
517937403 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
517764942 +Sansone Route 1 Nissan, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,  
Parsippany, NJ 07054-4609  
517713415 +St. Joseph's Regional Med Ctr, P.O. Box 32025, New York, NY 10087-2025  
517713418 +TBOM/ATLS/FORTIVA, PO Box 105555, Atlanta, GA 30348-5555  
517713419 Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183  
517713421 +Tunnels, Bridges and Terminals, The Port Authority of NY & NJ, 4 World Trade Center,  
150 Greenwich Street, 22nd Floor, New York, NY 10007-2355  
517713422 US ASSET MANAGEMENT INC, PO Box 981002, Boston, MA 02298-1002  
517713425 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2020 23:12:03 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 28 2020 23:12:01 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517713386 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 28 2020 23:12:22  
Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
517804460 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 28 2020 23:12:22  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,  
Coral Gables, FL 33146-1873  
517713388 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 28 2020 23:12:31 CCS,  
Payment Processing Center, PO Box 55126, Boston, MA 02205-5126  
517713387 +E-mail/Text: bankruptcy@cavps.com Jul 28 2020 23:12:14 Cavalry Portfolio Services, LLP,  
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
517678691 +E-mail/Text: bankruptcy@cavps.com Jul 28 2020 23:12:13 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
517672281 +E-mail/Text: ebnotifications@creditacceptance.com Jul 28 2020 23:11:23 Credit Acceptance,  
25505 W. Twelve Mile #3000, Southfield, MI 48034-8331  
517713392 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 28 2020 23:20:29 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875  
517792072 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2020 23:20:37 Directv, LLC,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517713393 E-mail/Text: bankruptcyntices@dcicollect.com Jul 28 2020 23:12:25  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
517713402 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 28 2020 23:11:33 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
517713403 +E-mail/Text: bncnotices@becket-lee.com Jul 28 2020 23:11:27 Kohls/CapOne, PO Box 3115,  
Milwaukee, WI 53201-3115  
517713404 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 28 2020 23:12:01 Midland Funding, LLC,  
2365 Northside Dr #300, San Diego, CA 92108-2709

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 58

Date Rcvd: Jul 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517713405 +E-mail/Text: electronicbkydocs@nelnet.net Jul 28 2020 23:12:04 NelNet/Education Financial,  
3015 S Parker Rd, Ste 400, Aurora, CO 80014-2904  
517861074 +E-mail/Text: bankruptcy@pseg.com Jul 28 2020 23:11:17 PSE&G, Attn: Bankruptcy Dept.,  
PO Box 490, Cranford NJ 07016-0490  
517752225 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 28 2020 23:12:09 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999  
517713413 +E-mail/Text: Supportservices@receivablesperformance.com Jul 28 2020 23:12:30  
Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744  
517713414 E-mail/Text: bankruptcy@sw-credit.com Jul 28 2020 23:12:03 Southwest Credit,  
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958  
517713417 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jul 28 2020 23:19:53  
T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410  
517694463 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2020 23:20:11 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517713420 E-mail/Text: bankruptcydepartment@tsico.com Jul 28 2020 23:12:28 Transworld Systems Inc.,  
PO Box 15110, Wilmington, DE 19850-5110  
517803901 +E-mail/Text: BKRMailOps@weltman.com Jul 28 2020 23:12:05 U.S. Asset Management,  
c/o Weltman, Weinberg, and Reis Co., L.P.A., PO Box 93784, Cleveland, OH 44101-5784  
517799790 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2020 23:20:11 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517713424 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 28 2020 23:11:11  
Verizon, P.O. Box 4833, Trenton, NJ 08650-4833  
517713423 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 28 2020 23:11:11  
Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517713416\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,  
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com  
Angela Nascondiglio Stein on behalf of Debtor Zina L. Lewis nascondiglio@middlebrooksshapiro.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lauren Moyer on behalf of Creditor Bayview Loan Servicing, LLC lmoyer@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com  
Lauren Moyer on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability  
Company lmoyer@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melinda D. Middlebrooks on behalf of Debtor Zina L. Lewis middlebrooks@middlebrooksshapiro.com,  
melindamiddlebrooks@gmail.com  
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 58

Date Rcvd: Jul 28, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com  
TOTAL: 12